

United States Bankruptcy Court
Eastern District of North Carolina

In re:
Christopher Atlantic Kenney
Aura Autumn Kenney
Debtors

Case No. 21-00883-SWH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0417-5
Date Rcvd: Apr 15, 2021

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Atlantic Kenney, Aura Autumn Kenney, 206 ParkCanyon Lane, Cary, NC 27519-7539
6363985	+ ARS Rescue Rooter, Attn: Managing Agent/Bankruptcy, 517 Pylon Drive, Raleigh, NC 27606-1414
6363984	+ Amerifinancial Solutions, Attn: Managing Agent/Bankruptcy, Post Office Box 65018, Baltimore, MD 21264-5018
6363988	+ Coastal Federal Credit Union, Attn: Managing Agent, PO Box 58429, Raleigh, NC 27658-8429
6363991	Enerbank USA, Attn: Managing Agent/Bankruptcy, 1245 E. Brickyard Road Suite 600, Salt Lake City, UT 84106
6363992	+ Happy Money, Attn: Managing Agent/Bankruptcy, 1700 Flight Way, Tustin, CA 92782-1839
6363994	+ Lendingpoint LLC, Attn: Managing Agent/Bankruptcy, 1201 Roberts Boulevard NW, Kennesaw, GA 30144-3612
6363996	+ Mariner Finance, Attn: Managing Agent/Bankruptcy, 7400 Ritchie Highway, Glen Burnie, MD 21061-3124
6363995	+ Mariner Finance, Attn: Managing Agent/Bankruptcy, 1466 Garner Station Blvd., Raleigh, NC 27603-3600
6363997	Navient Solutions, Inc. Dept. of Ed, Attn: Managing Agent/Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
6364003	+ Teachers Federal Credit Union, Attn: Managing Agent/Bankruptcy, 102 Motor Parkway, Hauppauge, NY 11788-5109
6364006	Wake Emergency Physicians, Attn: Managing Agent/Bankruptcy, PO Box 890053, Charlotte, NC 28289-0053

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: travis@sasserbankruptcy.com	Apr 16 2021 04:05:00	Travis Sasser, 2000 Regency Parkway, Suite 230, Cary, NC 27518
6363986	+ EDI: CITICORP.COM	Apr 16 2021 04:13:00	Best Buy/CBNA, Attn: Managing Agent/Bankruptcy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
6363989	EDI: WFNNB.COM	Apr 16 2021 04:13:00	Comenity Bank/Pottery Barn, Attn: Managing Agent/Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
6363990	+ Email/Text: scollins@cs-llc.com	Apr 16 2021 04:05:00	Credit Solutions, 2277 Thunderstick Drive, Ste 400, Lexington, KY 40505-4878
6363993	EDI: IRS.COM	Apr 16 2021 04:13:00	Internal Revenue Service, Centralized Insolvency Operations, P. O. Box 7346, Philadelphia, PA 19101-7346
6363998	EDI: NCDEPREV.COM	Apr 16 2021 04:13:00	NC Department of Revenue, Office Serv. Div., Bankruptcy Unit, Post Office Box 1168, Raleigh, NC 27602-1168
6363999	Email/Text: rtp@rtpfcu.org	Apr 16 2021 04:06:00	RTP Federal Credit Union, Attn: Managing Agent/Bankruptcy, Post Office Box 12807, Durham, NC 27709-2807
6364002	EDI: RMSC.COM	Apr 16 2021 04:13:00	SYNCB/Lowe's, Attn: Managing Agent/Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
6364000	EDI: CITICORP.COM		

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		Apr 16 2021 04:13:00	Sears/CBNA, Attn: Managing Agent/Bankruptcy, Post Office Box 6282, Sioux Falls, SD 57117-6282
6364001	+ Email/Text: bankruptcydept@ncsecu.org	Apr 16 2021 04:05:00	State Employees' Credit Union, Attn: Lori Barnes, Loss Mit. Dept., PO Box 25279, Raleigh, NC 27611-5279
6364004	+ EDI: CITICORP.COM	Apr 16 2021 04:13:00	THD/CBNA, Attn: Managing Agent/Bankruptcy, 701 East 60th Street North, Sioux Falls, SD 57104-0432
6364005	+ Email/Text: TFSBANKRUPTCIES@THIRDFEDERAL.COM	Apr 16 2021 04:05:00	Third Federal Savings & Loan, Attn: Managing agent, 7007 Broadway Avenue, Cleveland, OH 44105-1490
6364007	+ Email/Text: BANKRUPTCY@WAKEMED.ORG	Apr 16 2021 04:06:00	WakeMed, Attn: Managing Agent/Bankruptcy, 3000 New Bern Avenue, Raleigh, NC 27610-1295

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
6363987	##	Capital Surgical Associates, Attn: Managing Agent, PO Box 98959, Raleigh, NC 27624-8959

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2021

Signature: /s/Joseph Speetjens

**United States Bankruptcy Court
Eastern District of North Carolina
Raleigh Division**

Debtor 1	Christopher Atlantic Kenney	Social Security number or ITIN xxx-xx-9841
	First Name Middle Name Last Name	EIN -- --
Debtor 2 (Spouse, if filing)	Aura Autumn Kenney	Social Security number or ITIN xxx-xx-0776
	First Name Middle Name Last Name	EIN -- --
		Date case filed for chapter 13 4/15/21
Case number: 21-00883-5-SWH		

Official Form 309I

Due to the public health crisis related to COVID19 and the General Order entered by the Court on March 27, 2020, the meeting of creditors will be conducted telephonically as set forth in paragraph 7 below.

Notice of Chapter 13 Bankruptcy Case

07/18

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 14 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Atlantic Kenney	Aura Autumn Kenney
2. All other names used in the last 8 years		
3. Address	206 ParkCanyon Lane Cary, NC 27519	206 ParkCanyon Lane Cary, NC 27519
4. Debtor's attorney Name and address	Travis Sasser 2000 Regency Parkway, Suite 230 Cary, NC 27518	Contact phone: (919) 319-7400
5. Bankruptcy trustee Name and address	John F. Logan Office Of The Chapter 13 Trustee PO Box 61039 Raleigh, NC 27661-1039	Contact phone: 919 876-1355
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Fayetteville Street, 4th Floor P.O. Box 791 Raleigh, NC 27602	Office Hours: 8:30 a.m. – 4:30 p.m. Contact phone: 919-856-4752 Date: 4/15/21

For more information, see page 2

Debtor **Christopher Atlantic Kenney** and **Aura Autumn Kenney**Case number **21-00883-5-SWH****7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Attend by telephone. Before meeting, learn how to attend at www.ralch13.com, or from Trustees Office 919-876-1355.

May 20, 2021 at 10:30 AM

Please bring a government issued picture ID with you to the meeting of creditors. This ID is required for entry into the building.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 7/19/21

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 6/24/21

Deadline for governmental units to file a proof of claim: 180 days from the date the case was filed.

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim may be filed online at www.nceb.uscourts.gov by accessing the Proof of Claim section. Alternatively, a proof of claim form may be obtained from the same website and submitted by mail. *When filing electronically, it is not necessary to complete a paper claim form.*

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan as of this date. The plan will be served separately by the debtor at a later time, and a certificate of service will be filed with the court. **Objections to confirmation of the plan must be in writing and filed at least 7 days before the date first scheduled for hearing on confirmation.**

If objections are timely filed, the hearing on confirmation will be held on **6/16/21 at 10:30 AM**

Location: **Room 208, 300 Fayetteville Street, Raleigh, NC 27601**

If an amended plan is filed within 21 days of the confirmation hearing, a motion to continue must be filed if the new hearing information was not included within the amended plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Electronic noticing

Parties may opt to receive notices from the court via email rather than U.S. Mail. Register at <https://bankruptcynotices.uscourts.gov>.

12. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

13. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

14. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.